

IN THE SPECIFICATION:

Please amend the paragraph beginning at page 1, line 17 as follows:

Consumers ~~haves~~ have grown accustomed to using credit cards to purchase goods and services. Although credit cards provide significant advantages and convenience over cash transactions, various costs are associated with credit card transactions. A major factor in determining the cost of a credit card transaction is risk, and particularly, the risk of fraud. These costs may be imposed upon merchants and consumers in the form of use charges, annual fees, and/or higher interest rates.